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EXPRESS MAIL MAILING LABEL

No. EL302641610US

PATENT
Atty. Docket No. JHN-001CN
(4750/2)

Particulars of prior application:
Serial No.: 08/890,398
Filing Date: July 9, 1997
Examiner: J. Myhre of Art Unit 2767
Status: Pending

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Johnson

SERIAL NUMBER: Not Assigned GROUP NUMBER: Unknown

FILING DATE: Herewith EXAMINER: Unknown

TITLE: AUTOMATED PAYMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

PRELIMINARY AMENDMENT

Before examining the above-identified application, kindly amend the application as follows.

In the Specification:

On page 1, at line 1, replace "Automated Loan Repayment" with –Automated Payment--

On page 1, before the Technical Field section, please insert the following:

-- Related Applications

This application is a continuation of U.S. Serial No. 08/890,398, filed July 9, 1997.--

On page 5, at line 22, please change "the merchant processor 30, 300 is the" to --the merchant processor 30 (300 in FIGS. 2 and 3A) is the--.

On page 6 at line 19, please change "card issuer 50" to --merchant 20--.

In the Claims:

Please delete claims 2-19 and add claims 20-37.

--20. A method, comprising:

acquiring, at a merchant processor, information related to a payment by a customer to a merchant via a customer identifier presented by the customer;

withholding, at the merchant processor, a first portion of the payment to cover fees required for processing the payment;

withholding, at the merchant processor, a second portion of the payment, wherein the second portion is separate from the first portion;

forwarding the second portion from the merchant processor to another entity not including the merchant; and

forwarding to the merchant an amount of the payment remaining after at least the first and second portions have been withheld.

21. The method of claim 20 wherein the acquiring step comprises acquiring, at the merchant processor, the information related to the payment by the customer to the merchant via the customer identifier presented by the customer, wherein the customer identifier comprises a credit card number.

22. The method of claim 20 wherein the acquiring step comprises acquiring, at the merchant processor, the information related to the payment by the customer to the merchant via the customer identifier presented by the customer, wherein the customer identifier comprises a debit card number.

23. The method of claim 20 wherein the acquiring step comprises acquiring, at the merchant processor, the information related to the payment by the customer to the merchant via the customer identifier presented by the customer, wherein the customer identifier comprises a smart card.

24. The method of claim 20 wherein the acquiring step comprises acquiring, at the merchant processor, the information related to the payment by the customer to the merchant via the customer identifier presented by the customer, wherein the customer identifier comprises a charge card number.

25. The method of claim 20 wherein the acquiring step comprises acquiring, at the merchant processor, the information related to the payment by the customer to the merchant via the customer identifier presented by the customer to the merchant at a merchant location.

26. The method of claim 20 wherein the acquiring step comprises acquiring, at the merchant processor, the information related to the payment by the customer to the merchant via the customer identifier presented electronically by the customer to the merchant.

27. The method of claim 20 wherein the steps performed at the merchant processor further comprise accumulating a plurality of the second portions and then forwarding at least a percentage of the accumulated second portions to the other entity.

28. The method of claim 20 wherein the steps performed at the merchant processor comprise periodically forwarding the second portion to the other entity.

29. A system comprising computerized equipment at a merchant processor for acquiring information related to a payment by a customer to a merchant via a customer identifier presented by the customer, withholding a first portion of the payment to cover fees required for processing the payment, withholding a second portion of the payment, wherein the second portion is separate from the first portion, forwarding the second portion from the merchant processor to another entity not including the merchant, and forwarding to the merchant an amount of the payment remaining after at least the first and second portions have been withheld.

30. The system of claim 29 wherein the computerized equipment at the merchant processor acquires the information related to the payment by the customer to the merchant via the customer identifier presented by the customer, and the customer identifier comprises a credit card number.

31. The system of claim 29 wherein the computerized equipment at the merchant processor acquires the information related to the payment by the customer to the merchant via the customer identifier presented by the customer, and the customer identifier comprises a debit card number.

32. The system of claim 29 wherein the computerized equipment at the merchant processor acquires the information related to the payment by the customer to the merchant via the customer identifier presented by the customer, and the customer identifier comprises a smart card.

33. The system of claim 29 wherein the computerized equipment at the merchant processor acquires the information related to the payment by the customer to the merchant via the customer identifier presented by the customer, and the customer identifier comprises a charge card number.

34. The system of claim 29 wherein the computerized equipment at the merchant processor acquires the information related to the payment by the customer to the merchant via the customer identifier presented by the customer to the merchant at a merchant location.

35. The system of claim 29 wherein the computerized equipment at the merchant processor acquires the information related to the payment by the customer to the merchant via the customer identifier presented electronically by the customer to the merchant.

36. The system of claim 29 wherein the computerized equipment at the merchant processor also accumulates a plurality of the second portions and then forwards at least a percentage of the accumulated second portions to the other entity.

37. The system of claim 29 wherein the computerized equipment at the merchant processor periodically forwards the second portion to the other entity.--

REMARKS

The specification is amended to correct a few typographical errors, and the few changes are fully supported by the originally-filed application.

Applicant hereby deletes claims 2-19 and adds claims 20-37. Originally-filed claim 1 is retained for continuity, but will be cancelled during prosecution. All the additional claims are supported by the specification as originally filed, and no new matter has been added. Claims 20-

37 are supported by the originally-filed specification at, for example, page 2, lines 12-18 and 19-23 and page 7, line 26 to page 8, line 13.

CONCLUSION

Applicant respectfully requests allowance of pending claims 20-37 in due course.

Respectfully submitted,

Dated: July 20, 1999

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